

United States Bankruptcy Court

District of Puerto Rico

In re:
JACQUELINE ANNE SINGH
Debtor

Case No. 24-04085-ESL
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0104-3

User: admin

Page 1 of 3

Date Rcvd: Apr 03, 2025

Form ID: 318PR

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db	+ JACQUELINE ANNE SINGH, 954 PONCE DE LEON AVE, STE 205 PMB 10595, SAN JUAN, PR 00907-3648
5221340	BANK OF AMERICA, 060 OGLETOWN/STANTON RD DE5-019-03-07 N, Newark, DE 19713-0000
5221343	+ BILATERAL CO, 141 W 28TH ST, New York, NY 10001-6115
5221353	#+ Connor Tibbets, 403 HALFMOON DR., Lockhart, TX 78644-3868
5221376	#+ TOMOCREDIT INC, 535 MISSION ST TOMOCREDIT, San Francisco, CA 94105-3253
5221379	+ WFBNA AUTO, PO BOX 71092, Charlotte, NC 28272-1092

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5221338	+ Email/PDF: bncnotices@becket-lee.com	Apr 03 2025 19:05:39	AMERICAN EXPRESS, P.O. BOX 981537, El Paso, TX 79998-1537
5236328	Email/PDF: bncnotices@becket-lee.com	Apr 03 2025 19:05:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5221339	EDI: BANKAMER	Apr 03 2025 22:41:00	BANK OF AMERICA, 4060 OGLETOWN/STANTON RD DE5-019-03-07, Newark, DE 19713-0000
5221341	+ EDI: BANKAMER	Apr 03 2025 22:41:00	BANK OF AMERICA NA, 450 AMERICAN ST, Simi Valley, CA 93065-6285
5221342	+ EDI: TSYS2	Apr 03 2025 22:41:00	BARCLAYS BANK DELAWA, PO BOX 8803 ATT: CREDIT BUREAU, Wilmington, DE 19899-8803
5221345	+ EDI: CAPITALONE.COM	Apr 03 2025 22:41:00	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
5221348	Email/Text: BKBCNMAIL@carringtonms.com	Apr 03 2025 18:49:00	CARRINGTON MORTGAGE, 1600 DOUGLASS RD SUITES 100-200-A, LLC A, Anaheim, CA 92806-0000
5221349	+ Email/Text: bankruptcy@cavps.com	Apr 03 2025 18:49:00	CAVALRY PORTFOLIO SE, 1 AMERICAN LANE, SUITE 220, Greenwich, CT 06831-2563
5221350	^ MEBN	Apr 03 2025 18:45:11	CINCH AUTO FINANCE, 3820 MANSELL ROAD, #140, Alpharetta, GA 30022-1530
5221352	+ EDI: WFNNB.COM	Apr 03 2025 22:41:00	COMENITY BANK/LNBRYA, PO BOX 182789, Columbus, OH 43218-2789
5221855	+ Email/Text: bankruptcy@cavps.com	Apr 03 2025 18:49:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5221354	EDI: DISCOVER	Apr 03 2025 22:41:00	DISCOVER BANK, PO BOX15316 ATT:CMS/PROD DEVELOP, Wilmington, DE

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5221355	EDI: IRS.COM	Apr 03 2025 22:41:00	19850-5316 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, POST OFFICE BOX 7346, Philadelphia, PA 19101-7346
5221359	+ EDI: JPMORGANCHASE	Apr 03 2025 22:41:00	JPMCB CARD SERVICES, PO BOX 15369, Wilmington, DE 19850-5369
5221362	EDI: JPMORGANCHASE	Apr 03 2025 22:41:00	JPMCB CARD SERVICES, O BOX 15369, Wilmington, DE 19850-5369
5221369	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Apr 03 2025 18:49:00	STATE FARM BANK, ONE STATE FARM PLAZA, Bloomington, IL 61710-0000
5221363	+ EDI: CITICORP	Apr 03 2025 22:41:00	MACYS/CBNA, PO BOX 6789, Sioux Falls, SD 57117-6789
5221364	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 03 2025 18:49:00	MIDLAND CREDIT MANAG, 320 E BIG BEAVER RD SUITE 300, Troy, MI 48083-1271
5221365	+ EDI: NFCU.COM	Apr 03 2025 22:41:00	NAVY FEDERAL CREDIT U, ONE SECURITY PLACE PO #16100, Merrifield, VA 22119-0001
5221366	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Apr 03 2025 18:49:00	NEW YORK STATE, DEPT TAXATION & FINANCE, AUDIT DIVISION-INCOME/FRANCHISE DESK AG5, Albany, NY 12227-0001
5221368	+ EDI: PRA.COM	Apr 03 2025 22:41:00	PORTFOLIO RECOVERY A, 120 CORPORATE BLVD, STE 100, Norfolk, VA 23502-4952
5221367	EDI: PRA.COM	Apr 03 2025 22:41:00	PORTFOLIO RC, 120 CORPORATE BOULEVARD SUITE 100, Norfolk, VA 23502-0000
5221370	+ EDI: SYNC	Apr 03 2025 22:41:00	SYNCB/AMAZON PLCC, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
5221371	+ EDI: SYNC	Apr 03 2025 22:41:00	SYNCB/TJX CO DC, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
5221372	+ EDI: SYNC	Apr 03 2025 22:41:00	SYNCB/TJXDC, PO BOX 71737, Philadelphia, PA 19176-1737
5221373	+ EDI: SYNC	Apr 03 2025 22:41:00	SYNCB/TOYS, PO BOX 71727, Philadelphia, PA 19176-1727
5221374	+ EDI: SYNC	Apr 03 2025 22:41:00	SYNCB/TOYSRUS, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
5221375	EDI: WTRRN BANK.COM	Apr 03 2025 22:41:00	TD BANK USA/TARGET C, 7000 TARGET PARKWAY N., MAIL STOP NCD-0450, Minneapolis, MN 55445-4301
5221377	+ EDI: VERIZONCOMB.COM	Apr 03 2025 22:41:00	VERIZON WIRELESS/SOU, P.O. BOX 26055, NAT'L RECOVERY DEPT M.S. 400, Minneapolis, MN 55426-0055
5239120	EDI: AIS.COM	Apr 03 2025 22:41:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5221378	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Apr 03 2025 18:55:25	WELLS FARGO AUTO, P.O.BOX 1697 CREDIT BUREAU DISPUTES, Winterville, NC 28590-1697

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0104-3

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5221344		BLUE FEDERAL CREDIT
5221346	*+	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
5221347	*+	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
5221351	*+	CINCH AUTO FINANCE, 3820 MANSELL ROAD, #140, Alpharetta, GA 30022-1530
5221356	*	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, POST OFFICE BOX 7346, Philadelphia, PA 19101-7346
5221357	*	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, POST OFFICE BOX 7346, Philadelphia, PA 19101-7346
5221358	*	INTERNAL REVENUE SERVICE, Centralized Insolvency Operation, Post Office Box 7346., Philadelphia, PA 19101-7346
5221360	*+	JPMCB CARD SERVICES, PO BOX 15369, Wilmington, DE 19850-5369
5221361	*+	JPMCB CARD SERVICES, PO BOX 15369, Wilmington, DE 19850-5369

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
FREDERIC CHARDON DUBOS	on behalf of Debtor JACQUELINE ANNE SINGH fcdlaw2025@outlook.com fcdlaw2020@gmail.com;chardon-dubos.fredericb115451@notify.bestcase.com
MONSITA LECAROS ARRIBAS	ustpreregion21.hr.ecf@usdoj.gov
NOREEN WISCOVITCH RENTAS	courts@nwr-law.com nwiscovitch@ecf.epiqsystems.com;nwr@trustesolutions.net
US TRUSTEE-REGION 21	ustpreregion21.hr.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 JACQUELINE ANNE SINGH
First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3426

EIN --

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of Puerto Rico

Case number: 24-04085

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

JACQUELINE ANNE SINGH
aka JACQUELINE A STOKES, aka
JACQUELINE J SINGH

April 3, 2025

**By the
court:**


Enrique S. Lamoutte
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.